



IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicants: WILCOX et al. Docket No.: 354533-00201
Serial No.: 09/292,887 Group Art Unit: 3622
Filed: April 16, 1999 Examiner: Champagne, Donald
For: SYSTEM AND METHOD FOR ADMINISTERING A CREDIT CARD USE INCENTIVE
PROGRAM BY WHICH A CREDIT CARD HOLDER EARNS REBATE IN THE FORM OF
AN ADDITIONAL PAYMENT TOWARD AN OUTSTANDING LOAN PRINCIPAL TO
REDUCE THE OVERALL COST OF THE INSTALLMENT LOAN

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 CFR 1.111

Sir:

In response to the Office Action, dated March 7, 2005, Applicants submit claim amendments and remarks as set forth herein. Applicants request reconsideration of the application as now presented.

Amendment to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.